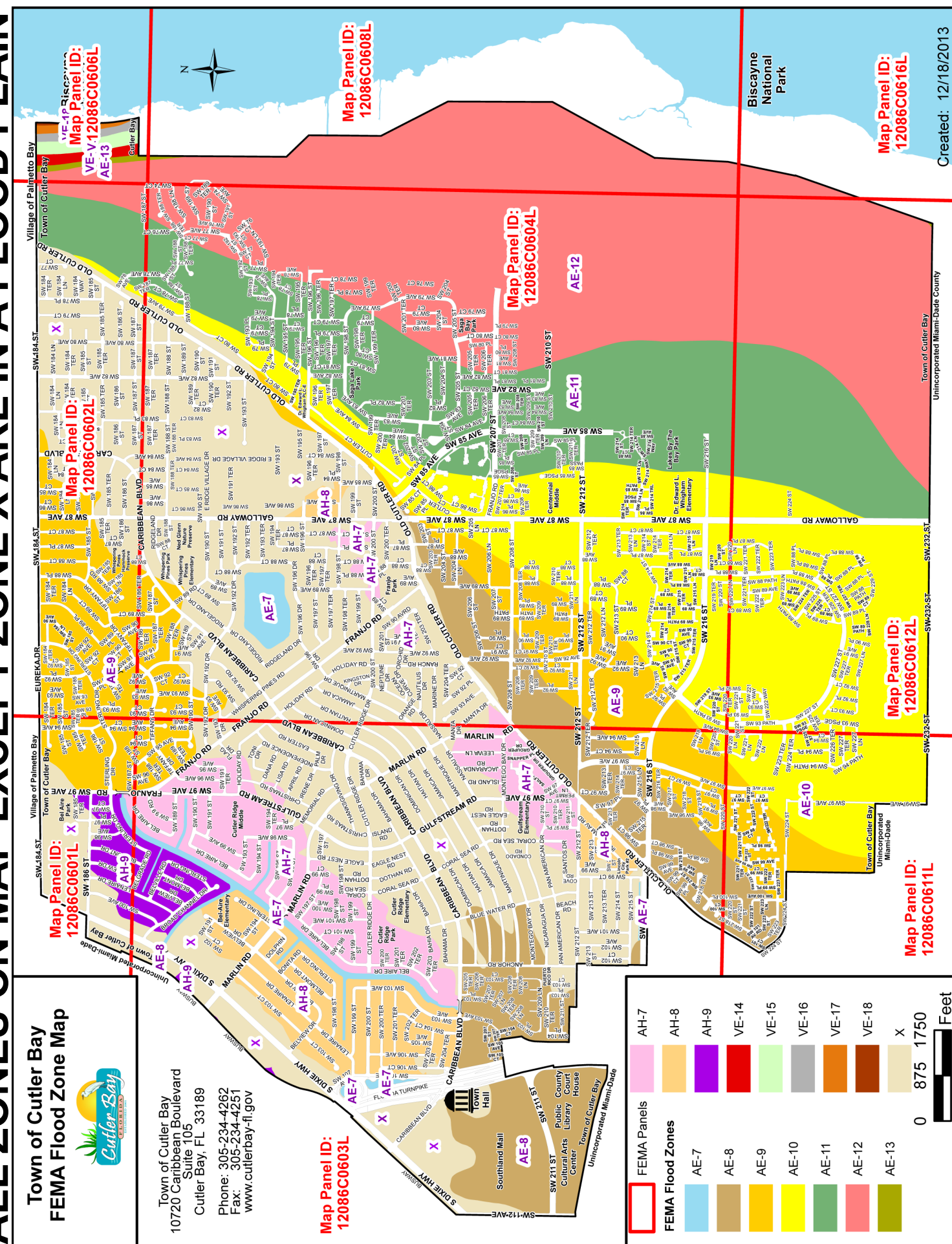


Warning!

From the Town of Cutler Bay



ALL ZONES ON MAP EXCEPT ZONE X ARE IN A FLOOD PLAIN





Town of Cutler Bay Flood Protection Brochure



Planning Home Improvements? Had Damage to Your Home or Business?

The Town of Cutler Bay’s floodplain management Ordinances 10-04, 09-06, and 06-10 includes a rule that is known as the 44% rule. This rule states that if your structure is damaged or improved to an amount greater than 44% of the structure’s market value, it will then have to comply with the current elevation requirements, and other floodplain requirements for that area. The Town’s ordinance requires that all new construction and substantially improved buildings be built to a finish floor elevation of 1 foot above the base flood elevation (BFE) established by FEMA (BFE + 1).

This is important for Town residents and business owners to know because many structures built before these rules were created are below the required elevations. If the 44% rule were applied to these structures they would have to be elevated to comply with current rules. Therefore it is important that we all know this rule, know the elevation of our structures, and how that elevation compares with the current standard. This is one reason an Elevation Certificate is so important for all property owners to have. The Town has been keeping Elevation Certificates on file for new construction and substantially improved buildings since 2006.

To find out if your property is in a flood zone, to request the Elevation Certificate we may have on file, and for other flood protection information, please call the Town’s Public Works Department, at 305-234-4262. If the Town does not have the elevation certificate of your property in there database, you can hire a Florida registered professional land surveyor to create one for you.

The Local Flood Hazard

The Town of Cutler Bay lies in a flat, low-lying area of Miami-Dade County. The flood hazards we face include rainfall from tropical storms and other weather systems, hurricanes, and other heavy rain events. We also have several canals, channels, ditches, lakes, and other bodies of water in our Town. Our groundwater is also just below the ground surface. During the rainy season canals and lakes are frequently full of water, and the groundwater table also is full and close to the surface. When heavy rainfall occurs during this season, the stormwater runoff has nowhere to drain, leading to occasional localized flooding. During these events it is possible that man-made canals such as the C-1N and C100B Canals could overtop their banks or otherwise get backed up. Past flood events such as Hurricane Irene (1999) and the No-Name storm of October 2000 left many areas of Miami-Dade County with flooded conditions for long periods of time, causing business disruptions, power losses and other negative impacts to the community.

Natural and beneficial functions of the floodplain

Floodplains in our Town serve a beneficial purpose to our quality of life. These low areas are where rainfall goes to drain, and when the rainfall drains into the ground, this helps reduce flooding, and recharges our drinking water supply. Some examples of floodplains in Cutler Bay are the areas south of Lakes by the Bay Community and the entire Eastern border of the Town from SW 184 Street to SW 232 Street.

These floodplains also serve as filters of stormwater runoff as it seeps through the ground and into our aquifer. This aquifer is our only source of drinking water, and this filtering helps contain pollution before it reaches our aquifer. It is important that we appreciate our floodplains, and try to maintain, preserve, and keep these areas clean whenever possible.

Prepare to be safe when it floods!

When flash flood or other flood notices are issued, there are safety precautions you can take to protect your family and property. Listed below are some actions you can take:

- Do not walk or drive through standing or flowing water. Downed power lines, sinkholes, or actual canals may exist that you cannot see.
 - Avoid power lines that have fallen. They might still have power, and can cause electrocution.
 - Turn off the power in your house. This includes propane and other gas tanks and lines.
 - Watch your step in damaged and flooded areas. Slip and fall accidents are a leading cause of injuries after storms and other disasters.
 - Use caution when approaching animals after a disaster. Even domesticated animals may react to stress by biting or attacking after a disaster.
 - Do not smoke or use candles or open flames in your home until you can be sure no gas leaks exist. If you suspect a gas leak, ventilate the home and other enclosed areas to dissipate the gas.
- If you need to evacuate, plan ahead by having an evacuation kit ready, and include medications, blankets, water, and other essentials you and your family will need. Contact relatives and let them know where you are going, and don’t forget to shutter the house and take care of your pets before you go!

Listen For Flood Warning Notices!

The National Weather Service and NOAA continually monitor local weather conditions. If major flooding is anticipated within the Town, NOAA will broadcast notices like Flood Warning, Urban Flood Advisory or Flash Flood Warning Notices through television and radio stations, such as TV Channels 4,7 and 10, and radio stations such as WIOD (610 AM) and Big 105.9 (FM). The notices will override your cable service with a rolling script across the bottom of your television. These notices are intended to help residents prepare for the possibility of heavy flooding in their neighborhoods. The Town recommends that residents tune in to these broadcasts and prepare for flooding when it may occur.

Warning times may be as long as five days for hurricanes, or one to two hours notice for flash floods and urban advisories. The key is to keep aware of these notices when watching or listening to these and other stations.

Development Means Progress in our Town!

However, did you know all new construction, even in low risk flood areas requires a building permit? Before you start to fill, construct an addition, or for any improvements you may be planning, please contact the Town’s Building Department, 10720 Caribbean Boulevard, Suite 110, at 305-234-4193 for the appropriate permit application. If you see construction occurring without permits, please report this to the Town’s Code Enforcement Department, at 305-234-4262. **Remember, if a storm occurs, buildings constructed without the proper permits could cause damage to other structures, and may be dangerous to the whole neighborhood!**

Help Us Keep Our Waters Clean!

Did you know that it is illegal to throw anything- ANYTHING AT ALL! - Into the lakes, canals, or other waters of the Town? Do you know that nothing but stormwater is allowed to go to the storm drains located in streets, rights-of-way, and parking lots? Dumping of materials into our waters or drains pollutes those waters, clogs our storm drains, and leads to increased flooding in our neighborhoods. Please report any discharges to bodies of water or storm drains to the Town at 305-234-4262, or to the Miami-Dade County Call Center at 305-469-5900.

Protect Your Property!

There are things you can do to minimize flood damage before the event occurs. Using some of the following techniques can be helpful to protect your home or business:

- For hurricanes and wind events, shutter your homes.
 - Elevate all important furniture, appliances, and other electrical items.
 - Re-grade your yard to direct stormwater away from your house, but do not send this stormwater to your neighbors!
 - Put all low-lying electrical fixtures on separate circuits.
 - Use sand bags around doors and low level windows.
 - Build flood walls, berms or swales to direct stormwater to proper disposal areas.
- Buildings can also be permanently retrofitted by elevating the entire building, adding floodproofing materials to the building or adding a second story and using the bottom story for parking, access and storage.

Flood Insurance Can Help You Recover From a Disaster!

Did you know that standard hazard insurance on properties does not cover flood damage? Did you know that flood insurance is required for all federally regulated mortgages in flood zones? Because the Town of Cutler Bay participates in the National Flood Insurance Program and the Community Rating System, flood insurance for all flood hazard areas is available for residents and business owners at reasonable rates. Current estimates are that, during the life of a 30-year mortgage, residents have a 26% chance of experiencing a serious flood event. Flood insurance is an important coverage to have!

Flood Insurance premiums are calculated based on factors such as:

- Year of building construction
 - Building occupancy
 - Number of floors
 - The location of its contents
 - Its flood risk (i.e. its flood zone)
 - The location of the lowest floor in relation to the elevation requirement on the flood map.
- The deductible you choose and the amount of building and contents coverage.

Note: When purchasing flood insurance, the policy will not take effect until 30 days after purchase, so plan ahead!

Flood Disclosure

Did you know that it is a requirement in the Town of Cutler Bay that, if their property is in a flood zone, sellers of improved real estate have to disclose the flood hazard to buyers? To review a copy of the flood disclosure form that is recommended for use by real estate agents, please contact the Town’s Public Works Floodplain Management Program, at 305-234-4262.

Getting that sinking feeling?

As a Town resident you need to be aware of other hazards that could impact your property. One of these can be sinkholes, which are also known as subsidence. If you witness any sinkholes occurring in Town streets, rights-of-way, or other Town-owned property, please contact the Public Works Department, at 305-234-4262 to report the location and/or email your concerns to Alfredo Quintero Jr., Public Works Director, at AQuintero@Cutlerbay-fl.gov. Sinkholes can be a dangerous hazard for traffic and residents. Although the Town is not authorized to fix sinkholes on private property, we can try to assist home and business owners with options they can use to resolve this issue.

